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Attorney Docket No.: 017887-005920US

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Commissioner for Patents

P.O. Box 1450

Alexandria VA 22313-1450

Sylvia E. Arnold

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Gallagher et al.

Application No.: Unassigned

Filed: Herewith

For: SYSTEMS AND METHODS FOR IMPLEMENTING PERSON-TO-PERSON MONEY EXCHANGE

Examiner: Unknown

Art Unit: Unknown

INFORMATION DISCLOSURE

STATEMENT UNDER 37 CFR §1.97 and

§1.98

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. In accordance with 37 CFR §1.98(d), copies of the references can be found in Application No. 09/639,014, filed August 15, 2000 (Attorney Docket No. 017887-005900US). It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Application No.: Page 2

Applicant believes that <u>no fee is required</u> for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Mall T. May Gerald T. Gray Reg. No. 41,797

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: 925-472-5000

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GTG:sea 60054072 v1

| Substitute | Substitute for form 1449B/PTO | | | Complete if Known | | |
|------------|-----------------------------------|----|--|------------------------|-----------------|--|
| | INFORMATION DISCLOSURE | | | Application Number | | |
| _ | | | | Filing Date | | |
| STAT | STATEMENT BY APPLICANT | | | First Named Inventor | Gallagher, Paul | |
| | | | | Art Unit | | |
| (| (use as many sheets as necessary) | | | Examiner Name | - | |
| Sheet | 3 | of | | Attorney Docket Number | 017887-005920US | |

| | | | U.S. PATENT D | OCUMENTS+ | |
|-----------------------|--------------------------|--|--------------------------------|--|---|
| | | Document Number | | | |
| Examiner Initials* | Cite No. ¹ | Number Kind Code ² (if known) | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | 0001 | 5,406,584 | 04/11/95 | Erisman | |
| | 0002 | 6,070,150 | 05/30/00 | Remington, et al. | |
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| | | | | FOREIGN PA | TENT DOCUME | NTS | | |
|-----------------------|--------------|---------------------------|---------------------|-----------------------------------|--------------------------------|--|--|----------------|
| Examiner Initials* | Cite No.1 | Foreign Patent Document | | | Name of Patentee or | Pages, Columns, Lines, Where Relevant | | |
| | | Country Code ³ | Number ⁴ | Kind Code ⁸ (if known) | Publication Date MM-DD-YYYY | Applicant of Cited Document | Passages or Relevant Figures Appear | T ⁶ |
| | 0003 | wo | 00/1622 | 7 | 03/23/2000 | | | |
| | 0004 | wo | 00/28461 | | 05/18/2000 | | | |

| NON PATENT LITERATURE DOCUMENTS | | | | | |
|---------------------------------|--------------|---|-----|--|--|
| Examiner Initials * | Cite No.1 | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T 2 | | |
| | 0005 | ANYPAY, downloaded 04/22/03, http://www.anypay.com | | | |
| | 0006 | AfiliateForce/2000, downloaded 04/22/03, http://www.revenews.com/advice/strategy/forcetips.html | | | |

| Examiner | Date | |
|-----------|------------|----------|
| Signature | Considered | |
| 3 | | <u> </u> |

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional). Applicant is to place a check mark here if English language Translation is attached.